

**UNITED STATES BANKRUPTCY COURT**  
Western District of Washington

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**  
**Notice of Ex Parte Motion to Dismiss if Debtor Fails to Appear at the Sec. 341 Meeting,**  
**and Notice of Appointment of Trustee**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on **April 29, 2010**.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alkarim Bhanji  
PO Box 1609  
Silverdale, WA 98383

Diallah Bhanji  
PO Box 1609  
Silverdale, WA 98383

Case Number: 10-14848-TTG  
Office Code: 2

Social Security/Individual Taxpayer ID/Employer Tax ID/Other nos:  
xxx-xx-6229  
xxx-xx-7970

Attorney for Debtor(s) (name and address):

Steven R Levy  
3700 Pacific Hwy E Ste 406  
Fife, WA 98424  
Telephone number: 253-926-1494

Bankruptcy Trustee (name and address):

Michael P. Klein  
755 Winslow Way E #201  
Bainbridge Island, WA 98110  
Telephone number: 206-842-3638

**Meeting of Creditors**

Date: **June 8, 2010**

Time: **11:30 AM**

Location: **Gateway Center, 2525 6th Street, Suite A, (near 6th St & N Montgomery Ave), Bremerton, WA 98312**

**Important Notice to Debtors:** All Debtors (other than corporations and other business entities) must provide picture identification and proof of social security number to the Trustee at the meeting of creditors. Original documents are required; photocopies are not sufficient. Failure to comply will result in referral of your case for action by the U.S. Trustee.

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts and All Reaffirmation Agreements must be filed with the bankruptcy clerk's office by August 9, 2010**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

Generally, the filing of the bankruptcy case automatically stays certain collection and other actions against the Debtor and the Debtor's property. There are some exceptions provided for in 11 U.S.C. § 362. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

700 Stewart St, Room 6301  
Seattle, WA 98101  
Telephone number: 206-370-5200

**For the Court:**

Clerk of the Bankruptcy Court:  
Mark L. Hatcher

This case has been assigned to Judge Thomas T Glover

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: April 29, 2010

## EXPLANATIONS

Case Number **10-14848-TTG**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Notice Re: Dismissal	If the Debtor, or joint Debtor, fails to file required schedules, statements or lists within 14 days from the date the petition was filed, the U.S. Trustee will apply for an ex parte order of dismissal on the seventh day after the deadline passes. If the Debtor, or joint Debtor, fails to appear at the meeting of creditors, the U.S. Trustee will apply for an ex parte order of dismissal seven days after the date scheduled for the meeting of creditors, or the date of any rescheduled or continued meeting. This is the only notice you will receive of the U.S. Trustee's motion to dismiss the case. If you wish to oppose the dismissal, you must file a written objection within seven days after the applicable deadline passes (i.e. 14-day deadline or date of the meeting of creditors).
Appointment of Trustee	<p>Pursuant to 11 U.S.C. §701 and §322 and Fed. R. Bankr. P. 2008, <b>Michael P. Klein</b> is appointed Trustee of the estate of the above named Debtor to serve under the Trustee's blanket bond. The appointment is made effective on the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing or rejection of the appointment within seven (7) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Unless creditors elect another Trustee at the meeting of creditors, the Interim Trustee appointed herein will serve as the Trustee.</p> <p>Mark H Weber, Assistant U.S. Trustee</p>
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 10-14848

User: ethelb  
Form ID: b9a

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Apr 29, 2010

The following entities were noticed by first class mail on May 01, 2010.

db/jdb +Alkarim Bhanji, Diallah Bhanji, PO Box 1609, Silverdale, WA 98383-1609  
aty +Steven R Levy, 3700 Pacific Hwy E Ste 406, Fife, WA 98424-1163  
tr +Michael P. Klein, 755 Winslow Way E #201, Bainbridge Island, WA 98110-2483  
952439129 +All City Landscape Design, 11404 10th Ave S, Seattle WA 98168-2114  
952439130 +Allied Waste, 22010 76th Ave S, Kent WA 98032-2452  
952439131 +Alnoor Bhanji, 23415 SE 128th Pl, Issaquah WA 98027-5479  
952439132 Aurora Loan Services, PO Box 7811, Phoenix AZ 85062  
952439133 Bank of Montreal, PO Box 11064, Montreal QC H3C5A2  
952439134 +Bizfilings, 8040 Excelsior Dr Suite 200, Madison WI 53717-1338  
952439136 Chase, PO Box 78037, Phoenix AZ 85062-8037  
952439137 +Choice Hotels International, 10750 Columbia Pike, Silver Spring MD 20901-4491  
952439138 Christensen O'Connor Johnson Kindne, 1420 5th Ave Suite 2800, Seattle WA 98101-2347  
952439141 +ERS, PO Box 6020, Hauppauge NY 11788-9020  
952439140 +Equilease Financial Services, 50 Washington St, 10th Floor, South Norwalk Ct 06854-2710  
952439142 +Geary O Shamus, 2233 South 252nd St, Des Moines WA 98198-9060  
952439143 IC Systems Inc, PO Box 64378, St. Paul MN 55164-0378  
952439146 +Konica Minolta, MFI, TBE Financial LLC, 520 Lake Cook Road Suite 570,  
Deerfield IL 60015-5611  
952439147 +Krich, LaPorte, West & Lockner, 524 Tacoma Ave S, Tacoma WA 98402-5416  
952439148 +Merrick Hotsledt & Lindsey PS, 3101 Western Ave Ste 200, Seattle WA 98121-3017  
952439150 +NCMIC Finance, PO Box 3038, Evansville IN 47730-3038  
952439151 NCO Financial Service, PO Box 15372, Wilmington DE 19850-5372  
952439149 National City Bank, PO Box 856177, Louisville KY 40285-6177  
952439152 +Northstar Location Services LLC, 4285 Genesee St, Cheektowage NY 14225-1943  
952439154 +RMS, 1000 Circle 75 Pkway, Suite 400, Atlanta GA 30339-6051  
952439153 Regence Blue Shield, PO Box 21267, Seattle WA 98111-3267  
952439156 +Weltman, Weinberg & Reise Co LPA, 175 South 3rd St Suite 900, Columbus OH 43215-5177  
952439157 +West Asset Management, 7171 Mercy Rd, Omaha NE 68106-2620

The following entities were noticed by electronic transmission on Apr 29, 2010.

tr +EDI: QMPKLEIN.COM Apr 29 2010 19:38:00 Michael P. Klein, 755 Winslow Way E #201,  
Bainbridge Island, WA 98110-2483  
smg EDI: WADEPREV.COM Apr 29 2010 19:38:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV United States Trustee,  
700 Stewart St Ste 5103, Seattle, WA 98101-4438  
952439127 EDI: AFNIRECOVERY.COM Apr 29 2010 19:38:00 Afni Inc, PO Box 3427,  
Bloombsburg IL 61702-3427  
952439128 EDI: AFNIRECOVERY.COM Apr 29 2010 19:38:00 Afni Inc, PO Box 3427,  
Bloomington IL 61702-3427  
952439139 EDI: CHRYSLER.COM Apr 29 2010 19:38:00 Chrysler Financial, PO Box 9001921,  
Louisville KY 40290-1921  
952439135 EDI: CHASE.COM Apr 29 2010 19:38:00 Chase, PO Box 78148, Phoenix AZ 85062-8148  
952439144 EDI: IRS.COM Apr 29 2010 19:38:00 Internal Revenue Services, Insolvency Operations,  
PO Box 21126, Philadelphia PA 19114-0326  
952439155 E-mail/Text: loancontrol@watermarkcu.org Watermark Credit Union,  
PO Box 24927, Seattle WA 98124-0927

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

952439145\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: Internal Revenue Services, Insolvency Operations, PO Box 21126,  
Philadelphia PA 19114-0326)

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0981-2  
Case: 10-14848

User: ethelb  
Form ID: b9a

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Apr 29, 2010

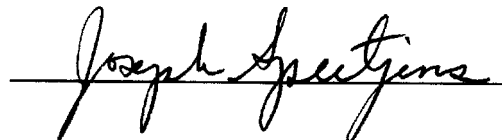
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 01, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.